



Choosing a Medicare Drug Discount Card or Drug Discount Program

If you are thinking about signing up for a Medicare drug discount card, the most important thing to do is take your time and get all the information you need before making a decision. Enrollment is entirely voluntary, and there is no deadline to apply. Once you purchase a card, you will have one chance to change cards in late 2004.

You may choose only one Medicare prescription drug card. If you are married, both you and your spouse choose your own card—each beneficiary has the opportunity to decide which card will offer the best discount on their prescriptions. Beneficiaries may have additional drug discount cards that are not through Medicare. Remember, however, that in some cases, a discount drug store may have prices that beat all the discount cards.

Low income seniors (\$12,569 or less for a single person, \$16,862 or less for a married couple) should apply for the \$600 benefit available in both 2004 and 2005; contact one of the numbers below to find out how.

Medicare discount drug cards will be discontinued when full Medicare changes go into effect in 2006. Illinois' drug discount programs, which are currently the best option for many beneficiaries, may also be discontinued at that time.

When Considering a Card, Ask Yourself the Following Questions:

- **Has Medicare approved this card?**
Check the information from Medicare and do not rely solely on information provided by the card company.
- **Does this card cover the drugs I take? Will the drugs covered by this card change?**
Be aware that the drug company may change the prescription medicines covered and the discounts offered after you sign up.
- **How much will I save?**
List your monthly drug costs and determine what savings the card will provide.
- **Does my pharmacy accept this card?**
Ask your pharmacist; again, don't just rely on what the discount drug card provider tells you.
- **Where can I get more information?**
The following contacts will provide you with accurate information. The state and local numbers can tell you about Illinois programs that may help you more than the national programs.
1-800-548-9034 (Illinois Senior Health Insurance Program)
1-800-252-8966 (Illinois Department on Aging Senior Helpline)
Your local Agency on Aging
www.medicare.gov or www.medicarerights.org
1-800-MEDICARE (1-800-633-4227)

Many Beneficiaries Will Benefit Most from the Following Illinois Programs:

- The *IL Rx Buying Club* is available to all Illinois citizens aged 65 or older and to persons designated as disabled. There is a \$25 annual fee, which entitles the beneficiary to 12 months of discounts. All FDA prescription drugs are included.
- *Illinois SeniorCare* is a Medicaid-waiver program offering drug discounts to low income seniors. There is no annual fee, and enrollment is very easy. Most prescription drugs and some over-the-counter drugs, if prescribed by a doctor, are covered. Participants must be 65 or older and meet income requirements.
- *Circuit Breaker* covers prescription drugs for specific diseases; beneficiaries must be 65 years old or designated as disabled. Beneficiaries pay a \$25 annual fee and are automatically enrolled in the *Rx Buying Club* at no additional cost.

Avoid Being Scammed!

- Always be careful about giving anyone personal information such as your Social Security number, Medicare card number, or bank account number. Never give out any personal information to someone who calls you at home!
- Medicare will never call you or come to your door. All beneficiaries will get an official mailing from Medicare.
- You must enroll to get the drug discount card or the \$600 benefit for low income beneficiaries. Hang up on anyone calling to say they will deposit the \$600 into your bank account. Do not provide your bank account or Medicare numbers to such a caller.
- Medicare cards will never cost more than \$30 a year, and they will have the official Medicare seal.
- Always compare prices and be sure your local pharmacy accepts the card and it covers the drugs you need.
- If you are unsure about what someone is telling you, say you must "Check it out" and call one of the numbers or visit one of the Web sites listed above.
- If you believe a company is engaging in unfair or deceptive practices in promoting discount Medicare drug cards, call the Attorney General Senior Fraud Hotline at 1-800-243-5377 (TTY:1-800-964-3013).

please visit
www.IllinoisAttorneyGeneral.gov



Chicago
1-800-386-5438
TTY: 1-800-964-3013

Springfield
1-800-243-0618
TTY: 877-844-5461

Carbondale
1-800-243-0607
TTY: 877-675-9339